

Claims:

1. A method for registering members of a group with a server that is configured to supply a service to a group via a communications network, comprising:

provisionally registering a group profile,
issuing a group ID that is available for use upon provisional registration of the group profile,
assessing credit worthiness of the group using information provided in the group profile,
allowing a group representative to perform preliminary processing for accessing the service concurrently with the step of assessing credit worthiness of the group,
reflecting the preliminary processing in the service after completing the step of assessing credit worthiness of the group to thereby maintain availability of the service,
providing the service, and
performing ID authentication to authenticate and control requests for service from at least one of the group representative and a member of the group.

2. The method of claim 1, wherein the preliminary processing comprises registering a plurality of group member profiles.

3. The method of claim 1, wherein the preliminary processing comprises customizing to allow selection of more than one of a plurality of services.

4. The method of claim 1, comprising generating a contract based on the group profile after provisionally registering the group profile and providing the contract to the group.

5. The method of claim 2, wherein registering at least one profile of at least one group member comprises at least one of individually and collectively registering, at least one of on line and off line, a user profile.

6. A method for registering members of a group with a server that is configured to supply a service to a group via a communications network, comprising:

sending group credit information from a communication terminal to the server via the network,
evaluating group credit worthiness in response to receipt by the server of the group credit information,
issuing to the group a group ID for use in applying for the service supplied by the server,
enabling group members to use the group ID to apply for the service before completing the step of evaluating group credit worthiness, and

registering information on the group received by the server from the communication terminal.

7. The method of claim 6, comprising registering at least one profile of at least one group member in response to an application by at least one group member to use the service.

8. The method of claim 7, wherein registering at least one profile of at least one group member comprises at least one of individually and collectively registering, at least one of on line and off line, information managed by the group.

9. A method for registering a group with a server that is configured to supply a service to a group via a communications network, comprising:

providing the server with information on the group via a communication terminal,

assessing credit worthiness of the group in response to information on the group provided to the server via the communication terminal,

issuing an ID to the group, the ID enabling use of the service by the group before completion of the assessment of credit worthiness of the group,

informing the group of the ID,

registering the ID with the server, and

deleting the ID from the server when the assessment of credit worthiness of the group is negative.